

IN RE:

PERRY J. ROWAN  
ROSE M. ROWAN  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-24757

Chapter 13

Related to: Document No. 192

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of November, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

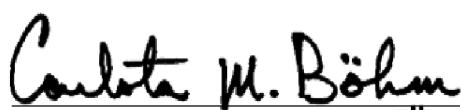
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
11/16/22 11:09 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
gib  
United States Bankruptcy Judge

In re:

Perry J. Rowan

Rose M. Rowan

Debtors

Case No. 16-24757-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Nov 16, 2022

Form ID: pdf900

Total Noticed: 61

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichael, PA 15320-2656
cr	+ Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC, One Oxford Centre, Suite 3440, 301 Grant Street Pittsburgh, PA 15219-1407
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
14341256	+ Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043
14341259	+ Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838
14635019	+ Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl., Pittsburgh, PA 15219-1400
15543535	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14885452	+ David W. Raphael, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14799104	+ First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14341271	+ Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271
14341273	+ Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414
14341274	+ MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829
14341263	+ Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350, Woburn, MA 01801-6544
14341276	+ Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269
14341279	+ Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232
14341280	+ Q&M Construction, 1066 Fish Rdige Road, Cameron, WV 26033-2316
14341281	+ Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
14341289	+ Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713
14341290	+ Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BRANCH BANKING AND TRUST COMPANY, Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374, UNITED STATES 28374-9732
cr	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 16 2022 23:56:00	Fifth Third Bank, N.A., PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 16 2022 23:57:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14341254	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:26	American Express, PO Box 981537, El Paso, TX

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			79998-1537
14341253	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:38	American Express, PO Box 1270, Newark, NJ 07101-1270
14344738	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:23	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14341255	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2022 23:56:00	Bank of America, PO Box 15019, Wilmington, DE 19886
14658986	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2022 23:56:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14341257	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BB&T, PO Box 580340, Charlotte, NC 28258-0340
14400657	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
14341260	Email/Text: fpdbankruptcynoticesgroup@cat.com	Nov 16 2022 23:57:00	Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188
14341262	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2022 23:55:13	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14341264	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 16 2022 23:57:00	Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789
14341265	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 16 2022 23:57:00	Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789
14341266	+ Email/Text: bankruptcy@credencerm.com	Nov 16 2022 23:57:00	Credence Resource Mgmt, 17000 Dallas Parkway # 204, Dallas, TX 75248-1940
14341267	Email/Text: mrdiscen@discover.com	Nov 16 2022 23:56:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14410435	Email/Text: mrdiscen@discover.com	Nov 16 2022 23:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14341268	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 16 2022 23:57:00	Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
14341269	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 16 2022 23:57:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14419410	Email/Text: EBNBKNOT@ford.com	Nov 16 2022 23:57:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14405018	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 16 2022 23:56:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14341270	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank, 3320 E State Street, Hermitage, PA 16148-3301
14420142	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752
14341272	+ Email/Text: bankruptcy@huntington.com	Nov 16 2022 23:57:00	Huntington National Bank, PO Box 2059, Columbus, OH 43216-2059
14341261	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 16 2022 23:55:36	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
14341275	+ Email/Text: NESCollections@NESPOWER.com	Nov 16 2022 23:56:00	Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002
14341277	+ Email/Text: electronicbkydocs@nelnet.net	Nov 16 2022 23:57:00	Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
14637956	Email/PDF: cbp@onemainfinancial.com	Nov 16 2022 23:55:09	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14341278	+ Email/PDF: cbp@onemainfinancial.com		

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14406852	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2022 23:55:36	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14405383	Email/Text: bnc-quantum@quantum3group.com	Nov 16 2022 23:55:26	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14341283	+ Email/PDF: gecsed@recoverycorp.com	Nov 16 2022 23:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14341284	+ Email/PDF: gecsed@recoverycorp.com	Nov 16 2022 23:55:11	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14341282	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:55:25	SYNCB/Wal-Mart, PO Box 965036, Orlando, FL 32896-5036
14341285	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2022 23:57:00	Sheffield Financial Corp, PO Box 1847, Wilson, NC 27894-1847
14341286	Email/Text: marisa.sheppard@timepayment.com	Nov 16 2022 23:55:13	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
14415845	+ Email/Text: bankruptcy@huntington.com	Nov 16 2022 23:57:00	Time Payment Corp., 10M Commerce Way, Woburn, MA 01801
14341287	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 16 2022 23:57:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14341288	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2022 23:55:26	Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584
14405012	+ Email/Text: electronicbkydocs@nelnet.net	Nov 16 2022 23:57:00	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
			US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Citigroup Mortgage Loan Trust 2022-A
cr		Fifth Third Bank
cr		Ford Motor Credit Company LLC
cr		The Huntington National Bank
cr	*	American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
14885451	*+	First National Bank, 3320 E State Street, Hermitage PA 16148-3301
14341252	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
14341258	##+	Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874

TOTAL: 5 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Plaintiff Rose M. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Debra Lee Hovatter	on behalf of Creditor BRANCH BANKING AND TRUST COMPANY dhovatter@spilmanlaw.com
Denise Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A dcarlon@kmllawgroup.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
James P. Valecko	on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com
Jeremy J. Kobeski	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com, mcupec@grenenbirsic.com
Kelly M. Neal	on behalf of Creditor Caterpillar Financial Services Corporation kelly.neal@bipc.com donna.curcio@bipc.com;sean.kenny@bipc.com;eservice@bipc.com
Keri P. Ebeck	on behalf of Defendant Fifth Third Bank kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank ecfmail@ecf.courtdrive.com mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axiosfs.com
Peter S. Russ	on behalf of Creditor Caterpillar Financial Services Corporation peter.russ@bipc.com steven.dewick@bipc.com;donna.curcio@bipc.com
Ronda J. Winneccour	

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cmecl@chapter13trusteewdpa.com

Sally E. Edison

on behalf of Creditor Branch Banking and Trust sedison@spilmanlaw.com tcollins@spilmanlaw.com

Travis Knobbe

on behalf of Creditor BRANCH BANKING AND TRUST COMPANY tknobbe@spilmanlaw.com dambrose@spilmanlaw.com

TOTAL: 23